



Housing Rehabilitation Loan Program

Announcing Zero (0%) Percent Loans
Currently Available!

Are you a very low or low income Milpitas homeowner needing to make repairs to your home? The City of Milpitas can help you with a Zero (0%) Percent or Three (3%) Percent interest rate loan, accessing up to 90% of your current equity, to make eligible home improvement. These improvements include, but are not limited to:

- Leaky roof/rain gutters
- Water damage repair
- Plumbing repair
- Electrical wire hazards
- Inadequate bathroom/kitchen facilities
- Floors
- Fences
- Patch and paint, etc.

The City of Milpitas Housing Rehabilitation Loan Program utilizes Federal Community Development Block Grant (CDBG) funds to provide housing rehabilitation loans to very low and low income homeowners. In order to qualify for the program, the household must meet the following Department of Housing and Urban Development (HUD) income guidelines:

Household Size	Income Limits	
	Very Low	Low
1	\$ 35,500	\$ 52,550
2	\$ 40,550	\$ 60,050
3	\$ 45,600	\$ 67,550
4	\$ 50,650	\$ 75,050
5	\$ 54,750	\$ 81,100
6	\$ 58,800	\$ 87,100
7	\$ 62,800	\$ 93,100
8	\$ 66,900	\$ 99,100

To learn more about the Housing Rehabilitation Loan Program or to obtain a program application, please contact Felix Reliford, Principal Housing Planner, at (408) 586-3071.